

#19

Electronic Information Disclosure Statement

System and method for electronic deposit of third party checks by non-commercial banking customers from remote locations

Application:  09/506434

Confirmation: 8248

Applicant(s): Ravi Acharya

Docket Number: 47004.000059

Group Art Unit: 2164

Examiner:

(4617457 or 5122950 or 5321238 or 5373550 or 5444794 or 5583759 or 5590196 or 5592377 or 5602936 or 5832463 or 5832464 or 5870725 or 5897625 or 5930778 or 5940844 or 5987439 or 6038553 or 6041315 or 6105011 or 3896266 or 4321672 or 4396985 or 4523297 or 4672377 or search string: 4700055 or 4797913 or 4799156 or 4812628 or 4823264 or 4916296 or 4988849 or 4999617 or 5023904 or 5047614 or 5054096 or 5111395 or 5225978 or 5237620 or 5241161 or 5249044 or 5252815 or 5262860 or 5283829 or 5287269 or 5308959 or 5311594 or 5339239 or 5350906 or 5367581 or 5380991).pn.

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US Patent Documents

Note: Applicant is not required to submit a paper copy of cited US Patent Documents

Init	Citation No.	Patent Number	Date	Bar Code	Patentee	Class	Subclass
TP	P01	4617457	1986-10-14		Granzow	—	—

TS	P02	5122950	1992-06-16		Benton	
	P03	5321238	1994-06-14		Kamata	
	P04	5373550	1994-12-13		Campbell	
	P05	5444794	1995-08-22		Uhland	
	P06	5583759	1996-12-10		Geer	
	P07	5590196	1996-12-31		Moreau	
	P08	5592377	1997-01-07		Lipkin	
	P09	5602936	1997-02-11		Green	
	P10	5832463	1998-11-03		Funk	
	P11	5832464	1998-11-03		Houvener	
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	P13	5897625	1999-04-27		Gustin	
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	P17	6038553	2000-03-14		Hyde, Jr.	
	P18	6041315	2000-03-21		Pollin	
	P19	6105011	2000-08-15		Morrison, Jr.	
	P20	3896266	1975-07-22		Waterbury	
	P21	4321672	1982-03-23		Braun	
	P22	4396985	1983-08-02		Ohara	
	P23	4523297	1985-06-11		Ugon	
	P24	4672377	1987-06-09		Murphy	
	P25	4700055	1987-10-13		Kashkashian, Jr.	
	P26	4797913	1989-01-10		Kaplan	
	P27	4799156	1989-01-17		Shavit	
	P28	4812628	1989-03-14		Boston	
	P29	4823264	1989-04-18		Deming	
TR	P30	4916296	1990-04-10		Streck	

P31	4988849	1991-01-29		Sasaki	
P32	4999617	1991-03-12		Uemura	
P33	5023904	1991-06-11		Kaplan	
P34	5047614	1991-09-10		Bianco	
P35	5054096	1991-10-01		Beizer	
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P37	5225978	1993-07-06		Petersen	
P38	5237620	1993-08-17		Deaton	
P39	5241161	1993-08-31		Zuta	
P40	5249044	1993-09-28		Von Kohorn	
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P42	5262860	1993-11-16		Fitzpatrick	
P43	5283829	1994-01-01		Anderson	
P44	5287269	1994-02-15		Dorrough	
P45	5308959	1994-05-03		Cherry	
P46	5311594	1994-05-10		Penzias	
P47	5339239	1994-08-16		Manabe	
P48	5350906	1994-09-27		Brody	
P49	5367581	1994-11-22		Abel	
P50	5380991	1995-01-10		Valencia	

Signature

Examiner Name	Date
	5/28/03

PART OF
#19



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System and method for electronic deposit of third party checks by non-commercial banking customers from remote locations

Application: 
09/506434

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Applicant(s): Ravi Acharya

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Group Art Unit: 2164

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(5396417 or 5396650 or 5402474 or 5412190 or 5420405 or 5424938 or 5438186 or 5444616 or 5446740 or 5450134 or 5465206 or 5479494 or 5479532 or 5483445 or 5484988 or 5488571 or 5504677 or 5506394 or 5508731 or 5513250 or 5523794 or 5535147 or 5537314 or 5544040 or search string: 5550734 or 5551021 or 5557334 or 5566330 or 5568489 or 5592378 or 5594493 or 5604542 or 5621201 or 5649117 or 5652602 or 5652786 or 5659165 or 5663766 or 5664110 or 5665953 or 5677955 or 5679938 or 5679940 or 5692132 or 5699528 or 5703344 or 5708422 or 5715298 or 5715314).pn.

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US Patent Documents

Note: Applicant is not required to submit a paper copy of cited US Patent Documents

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Signature

Examiner Name	Date
	9/28/03

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Applicant(s): Ravi Acharya

Docket Number: 47004.000059

Group Art Unit: 2164

Examiner:

search string: (5715399 or 5724424 or 5727153 or 5727249 or 5728998 or 5734154 or 5736727 or 5744789 or 5751953 or 5763862 or 5767896 or 5770843 or 5774882 or 5793861 or 5794221 or 5802498 or 5804806 or 5806044 or 5815127 or 5819236 or 5826241 or 5826245 or 5832460 or 5835603 or 5852812 or 5854595 or 5859419 or 5864609 or 5870155 or 5870456 or 5870721 or 5873072 or 5880452 or 5880769 or 5883810 or 5884288 or 5903881 or 5930217 or 5940811 or 5943656 or 6003762).pn.

US Patent Documents

Note: Applicant is not required to submit a paper copy of cited US Patent Documents

init	Citation No.	Patent Number	Date	Bar Code	Patentee	Class	Subclass
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✓P2	P02	5724424	1998-03-03		Gifford		

PO3	5727153	1998-03-10		Powell	
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P06	5734154	1998-03-31		Jachimowicz	
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P08	5744789	1998-04-28		Kashi	
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P10	5763862	1998-06-09		Jachimowicz	
P11	5767896	1998-06-16		Nemirofsky	
P12	5770843	1998-06-23		Rose	
P13	5774882	1998-06-30		Keen	
P14	5793861	1998-08-11		Haigh	
P15	5794221	1998-08-11		Egendorf	
P16	5802498	1998-09-01		Comesanas	
P17	5804806	1998-09-08		Haddad	
P18	5806044	1998-09-08		Powell	
P19	5815127	1998-09-29		Jacobs	
P20	5819236	1998-10-06		Josephson	
P21	5826241	1998-10-20		Stein	
P22	5826245	1998-10-20		Sandberg-Diment	
P23	5832460	1998-11-03		Bednar	
P24	5835603	1998-10-11		Coutts	
P25	5852812	1998-12-22		Reeder	
P26	5854595	1998-12-29		Williams	
P27	5859419	1999-01-12		Wynn	
P28	5864609	1999-01-26		Cross	
P29	5870155	1999-02-09		Erlin	
P30	5870456	1999-02-09		Rogers	
P31	5870721	1999-02-09		Norris	

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P35	5883810	1999-03-16		Franklin	
P36	5884288	1999-03-16		Chang	
P37	5903881	1999-05-11		Schrader	
P38	5930217	1999-07-27		Kayanuma	
P39	5940811	1999-08-17		Norris	
P40	5943656	1999-08-24		Crooks	
P41	6003762	1999-12-21		Hayashida	

Signature

Examiner Name	Date
	5/28/03

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Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Application Number 09/506,434

Filing Date February 18, 2000

First Named Inventor Ravi Acharya et al.

Art Unit 2164

Examiner Name James S. Bergin

Sheet

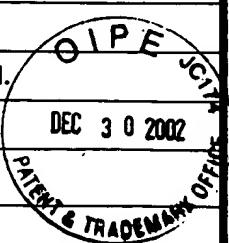
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of

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Attorney Docket Number

47004.000059

**U.S. PATENT DOCUMENTS**

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US-			
		US-			
		US-			

FOREIGN PATENT DOCUMENTS

*Examiner Initials	Cite No.	FOREIGN PATENT DOCUMENT		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION	
		Country Code:	Number - Kind Code (if known)				YES	NO
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NON-PATENT LITERATURE DOCUMENTS

*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published			TRANSLATION
		YES	NO		
KBS	1.	KIM A. STRASSEL, "Dutch software concern experiments with electronic 'cash' in cyberspace", The Wall Street Journal, 1 page	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
JBL	2.	eCharge, Friday, December 12/3/99, 1999 eCHARGE Corporation, 11 pages	<input checked="" type="checkbox"/>	<input type="checkbox"/>	

EXAMINER SIGNATURE

DATE CONSIDERED

5/28/03

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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Electronic Information Disclosure Statement # 21

System and method for electronic deposit of third party checks by non-commercial banking customers from remote locations

Application: 09/506434

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Applicant(s): Ravi Acharya

Docket Number: 47004.000059

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search string: (4321672 or 4396985 or 4672377 or 4700055 or 4797913 or 4799156 or 4812628 or 4823264 or 4988849 or 5023904 or 5053607 or 5054096 or 5111395 or 5175682 or 5225978 or 5237159 or 5237620 or 5283829 or 5287269 or 5311594 or 5336870 or 5350906 or 5367581 or 5367581 or 5373550 or 5396417 or 5402474 or 5412190 or 5420405 or 5424938 or 5446740 or 5465206 or 5479494 or 5479532 or 5483445 or 5484988 or 5504677 or 5513250 or 5537314 or 5544040 or 5550734 or 5551021 or 5566330 or 5568489 or 5583759 or 5592378 or 5621201 or 5649117 or 5652786 or 5659165 or 20010037309 or 20010018739).pn.

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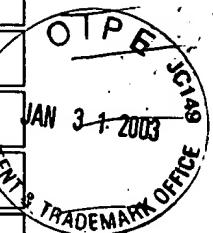
Note: Applicant is not required to submit a paper copy of cited US Patent Documents

init	Citation No.	Patent Number	Date	Bar Code	Patentee	Class	Subclass
JSS	P01	4321672	1982-03-23		Braun		
	P02	4396985	1983-08-02		Ohara		
	P03	4672377	1987-06-09		Murphy		
	P04	4700055	1987-10-13		Kashkashian		
JSS	P05	4797913	1989-01-10		Kaplan		

P06	4799156	1989-01-17		Shavit
P07	4812628	1989-03-14		Boston
P08	4823264	1989-04-18		Deming
P09	4988849	1991-01-29		Sasaki
P10	5023904	1991-06-11		Kaplan
P11	5053607	1991-10-01		Carlson
P12	5054096	1991-10-01		Beizer
P13	5111395	1992-05-05		Smith
P14	5175682	1992-12-29		Higashiyama
P15	5225978	1993-07-06		Peterson
P16	5237159	1993-08-17		Stephens
P17	5237620	1993-08-17		Deaton
P18	5283829	1994-02-01		Anderson
P19	5287269	1994-02-15		Dorrough
P20	5311594	1994-05-10		Penzias
P21	5336870	1994-08-09		Hughes
P22	5350906	1994-09-27		Brody
P23	5367581	1994-11-22		Abel
P24	5367581	1994-11-22		VanHorn
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P28	5412190	1995-05-02		Kopesec
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P32	5465206	1995-11-07		Hilt
P33	5479494	1995-12-26		Clitherow
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P38	5513250	1996-04-30		McAllister	
P39	5537314	1996-07-16		Kanter	
P40	5544040	1996-08-06		Gerbaulet	
P41	5550734	1996-08-27		Tater	
P42	5551021	1996-09-27		Harada	
P43	5566330	1996-10-15		Sheffield	
P44	5568489	1996-10-22		Yien	
P45	5583759	1996-12-10		Geer	
P46	5592378	1997-01-07		Cameron	
P47	5621201	1997-04-15		Langhans	
P48	5649117	1997-07-15		Landry	
P49	5652786	1997-07-29		Rogers	
P50	5659165	1997-08-19		Jennings	RECEIVED FEB 05 2003 GROUP 3600

Published Applications

Note: Applicant is not required to submit a paper copy of cited US Patent Documents

init	Citation No.	Patent Number	Date	Bar Code	Patentee	Class	Subclass
U01	20010037309	2001-11-01			Vrain		
U02	20010018739	2001-08-30			Anderson et al.		

Remarks

(Remarks are not for responding to an office action.)

This electronic submission of references is submitted as part of a single Information Disclosure Statement which includes: 1) this EFS of U.S. patent references; and 2) a corresponding submission of non-patent references submitted using PTO Form 1449. The payment for this single Information Disclosure Statement is included with the PTO Form 1449 separately submitted. Accordingly, no additional charges should be due for this EFS submission.

Signature

Examiner Name	Date
S. S. B -	5/26/03



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init	Citation No.	Patent Number	Date	Bar Code	Patentee	Class	Subclass
✓PA	P01	5640577	1997-06-17		Scharmer		
	P02	5659469	1997-08-19		Deaton		
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TENT & TRADEMARK OFFICE

P07	5945653	1999-08-31		Walker
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P09	6065675	2000-05-23		Teicher
P10	6111858	2000-08-29		Greaves
P11	6006208	1999-12-21		Forst
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P24	5751842	1998-05-12		Riach
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P26	6032137	2000-02-29		Ballard

Published Applications

Note: Applicant is not required to submit a paper copy of cited US Patent Documents

init	Citation No.	Patent Number	Date	Bar Code	Patentee	Class	Subclass
U	U01	20010018739	2001-08-30		Anderson	—	—
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Remarks

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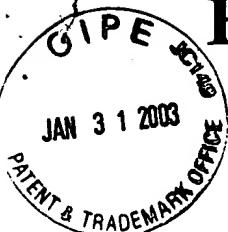
This electronic submission of references is submitted as part of a single Information Disclosure Statement which includes: 1) this EFS of U.S. patent references; and 2) a corresponding submission of non-patent references submitted using PTO Form 1449. The payment for this single Information Disclosure Statement is included with the PTO Form 1449 separately submitted. Accordingly, no additional charges should be due for this EFS submission.



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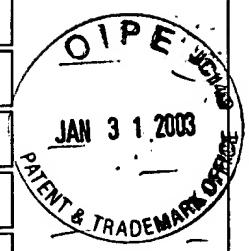
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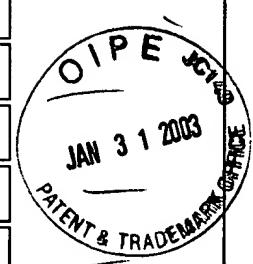
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P06	5692132	1997-11-25		Hogan
P07	5699528	1997-12-16		Hogan
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Remarks

(Remarks are not for responding to an office action.)

This electronic submission of references is submitted as part of a single Information Disclosure Statement which includes: 1) this EFS of U.S. patent references; and 2) a corresponding submission of non-patent references submitted using PTO Form 1449. The payment for this single Information Disclosure Statement is included with the PTO Form 1449 separately submitted. Accordingly, no additional charges should be due for this EFS submission.

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Sheet 1 of 1 Attorney Docket Number 47004.0000059

U.S. PATENT DOCUMENTS

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FOREIGN PATENT DOCUMENTS

Examiner Initials	Cite No.	FOREIGN PATENT DOCUMENT		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	TRANSLATION	
		Country Code:	Number - Kind Code (if known)			YES	NO
JJS	1.	WO	93/08545	04/29/93	Jones et al.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
JJS	2.	WO	96/08783	03/21/96	Stein et al.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
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NON-PATENT LITERATURE DOCUMENTS

Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
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